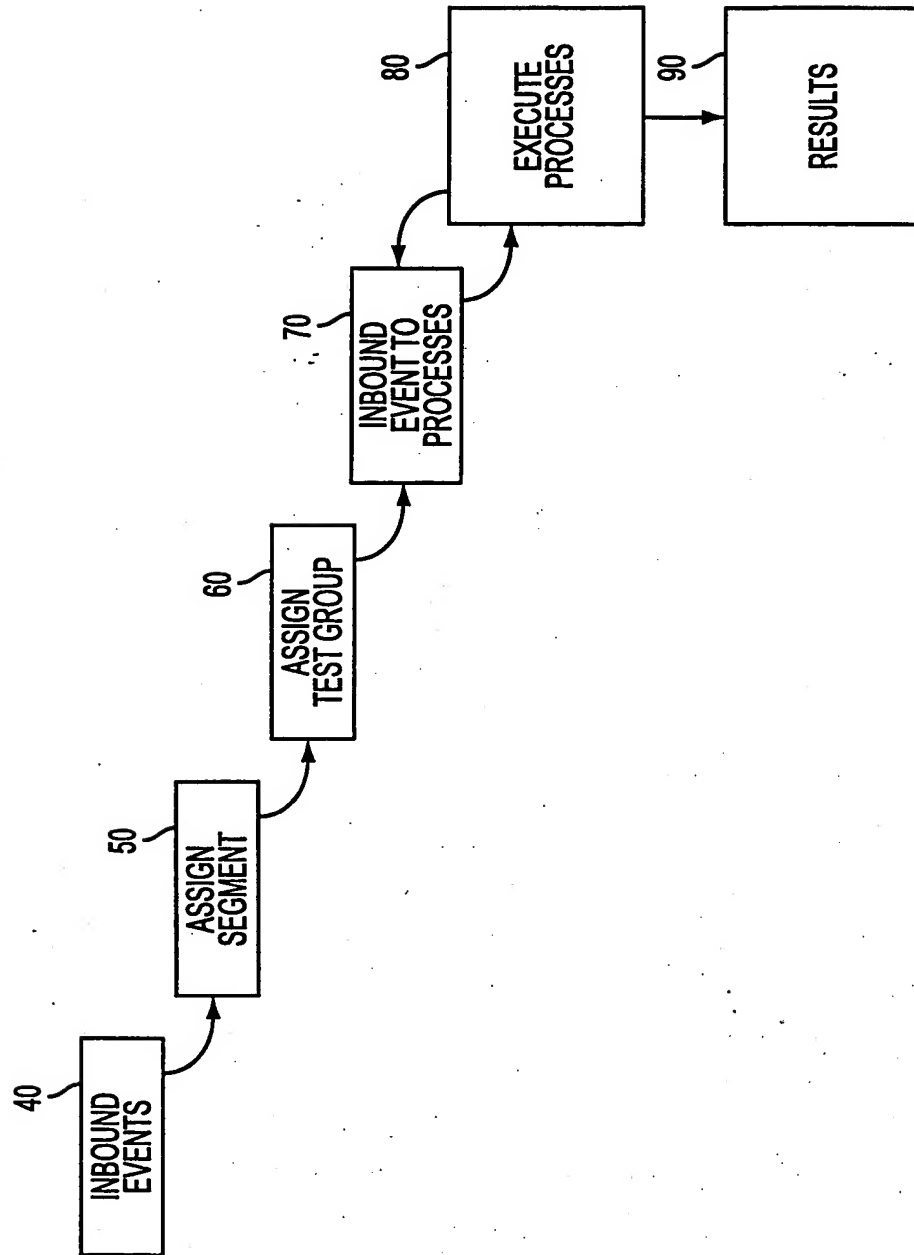
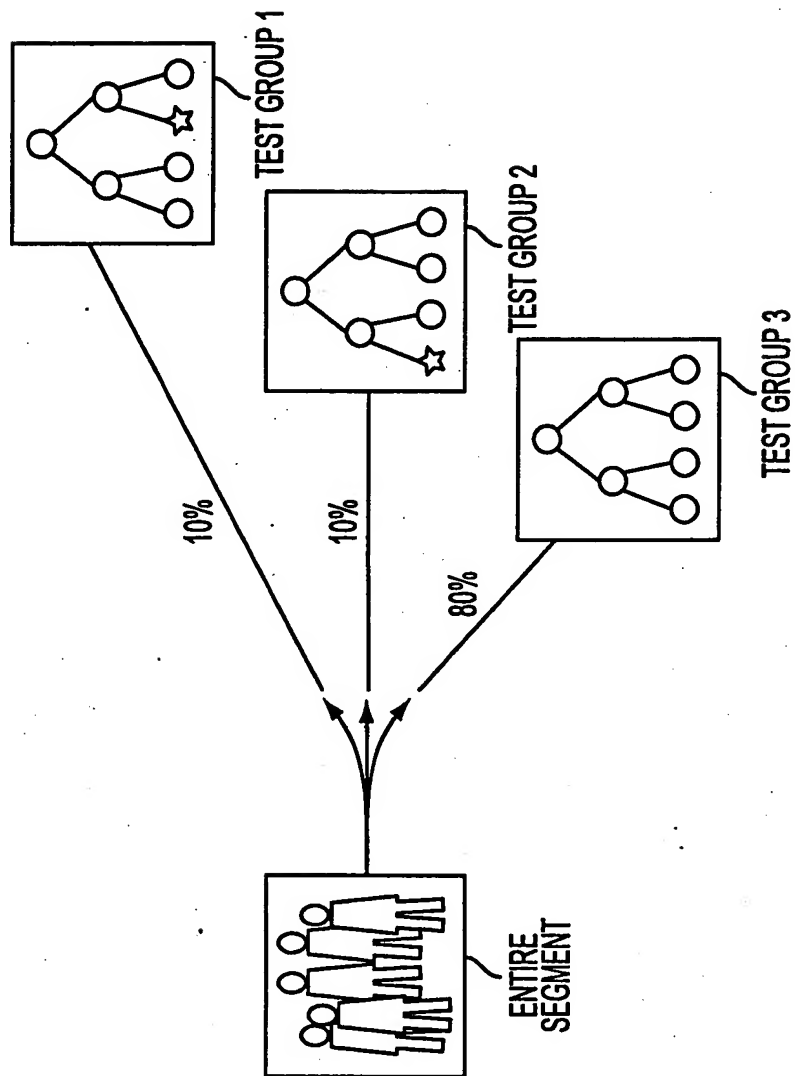


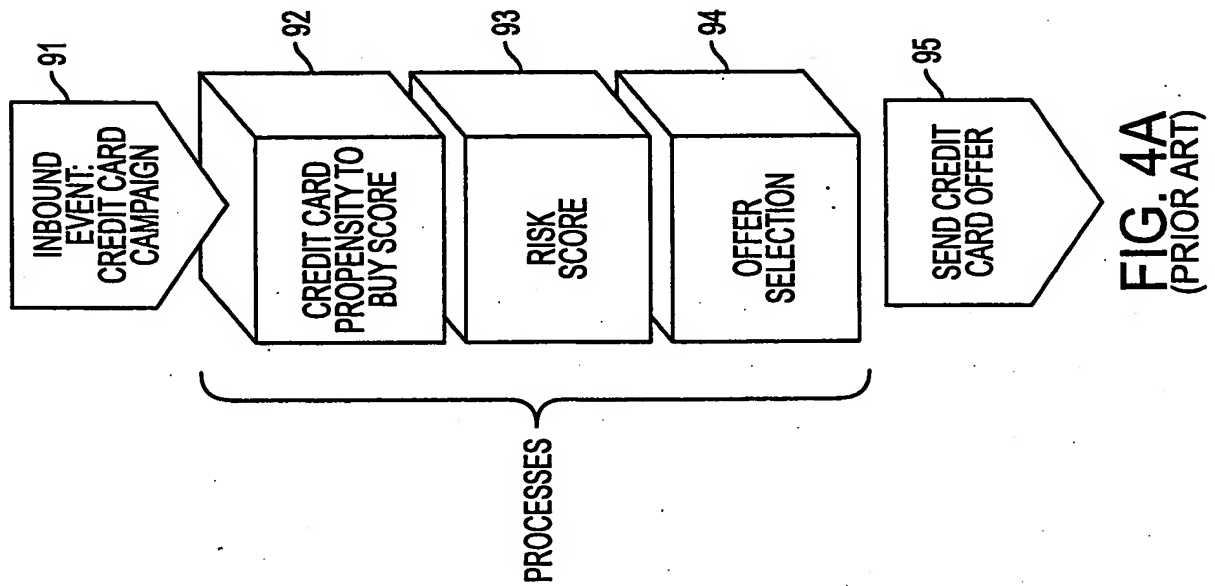
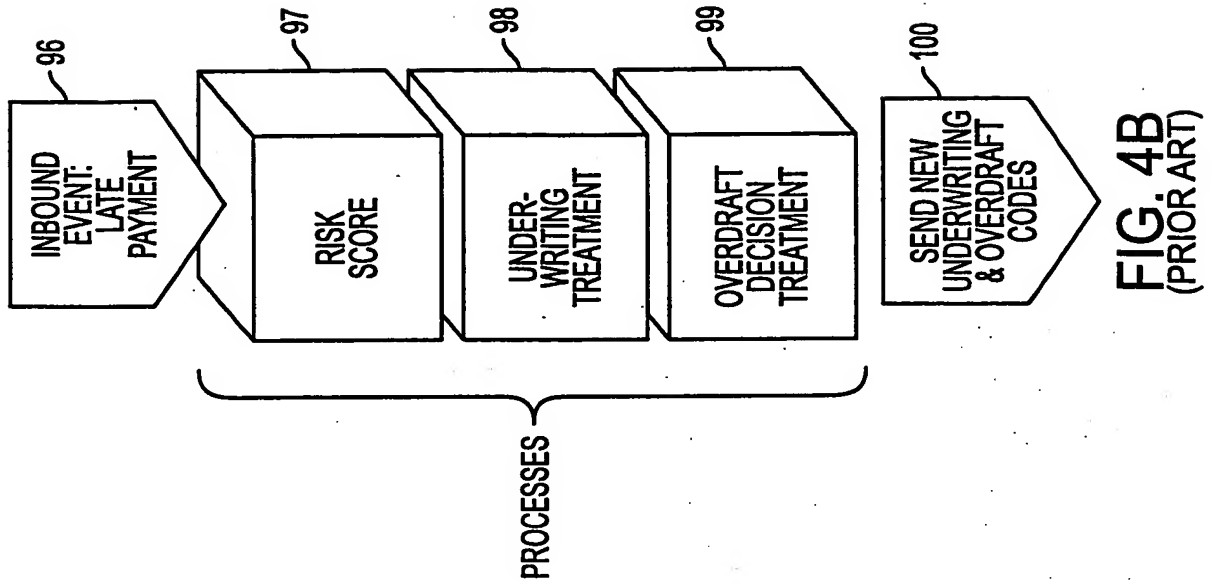
**FIG. 1**  
(PRIOR ART)

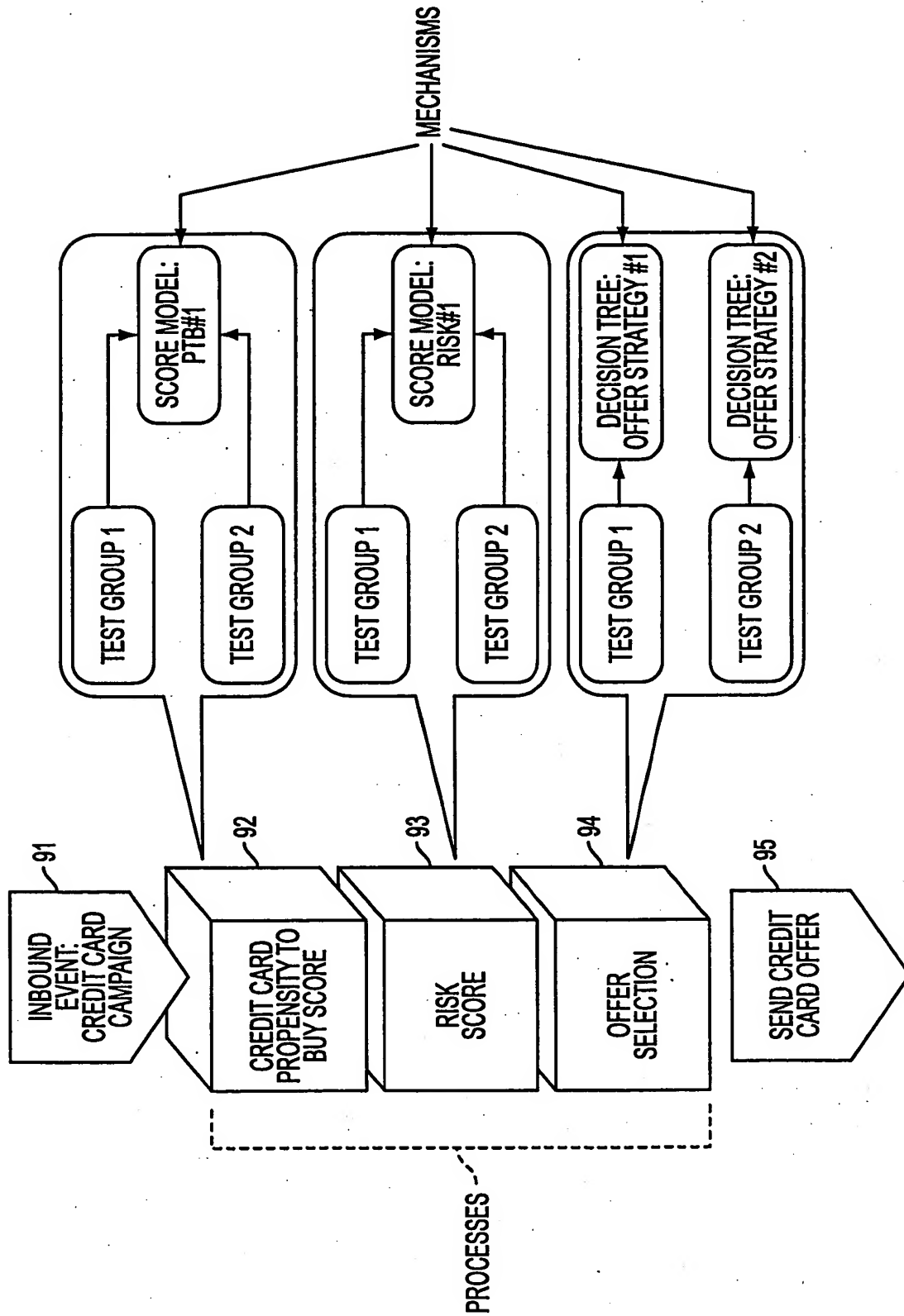


**FIG. 2**  
(PRIOR ART)

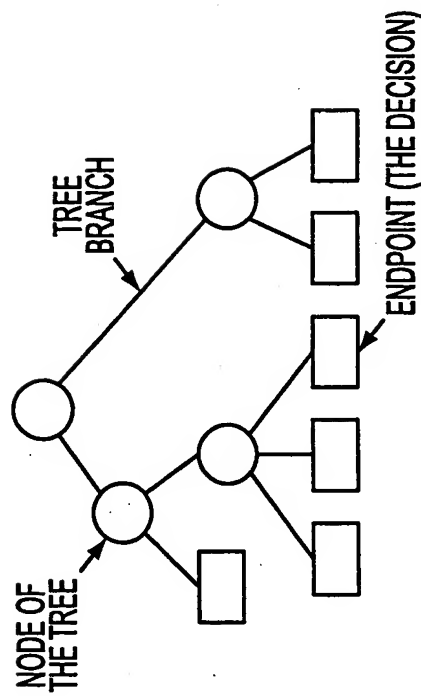


**FIG. 3**  
(PRIOR ART)

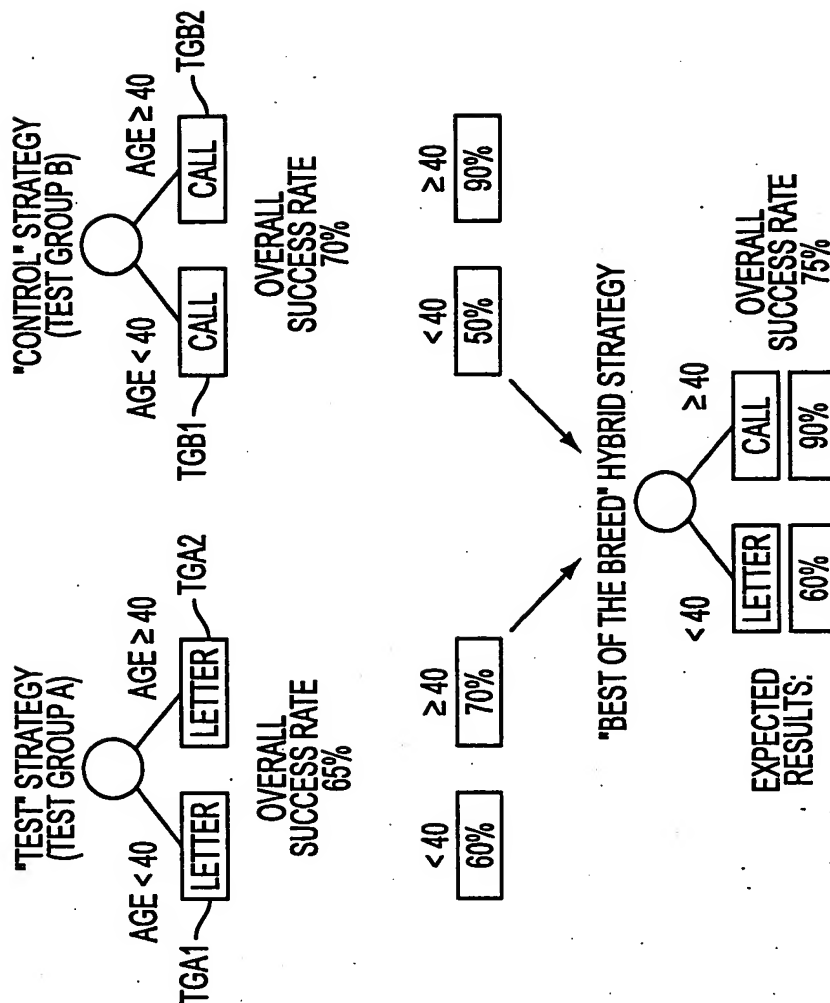




**FIG. 5**  
(PRIOR ART)



**FIG. 6**  
(PRIOR ART)



**FIG. 7**  
(PRIOR ART)

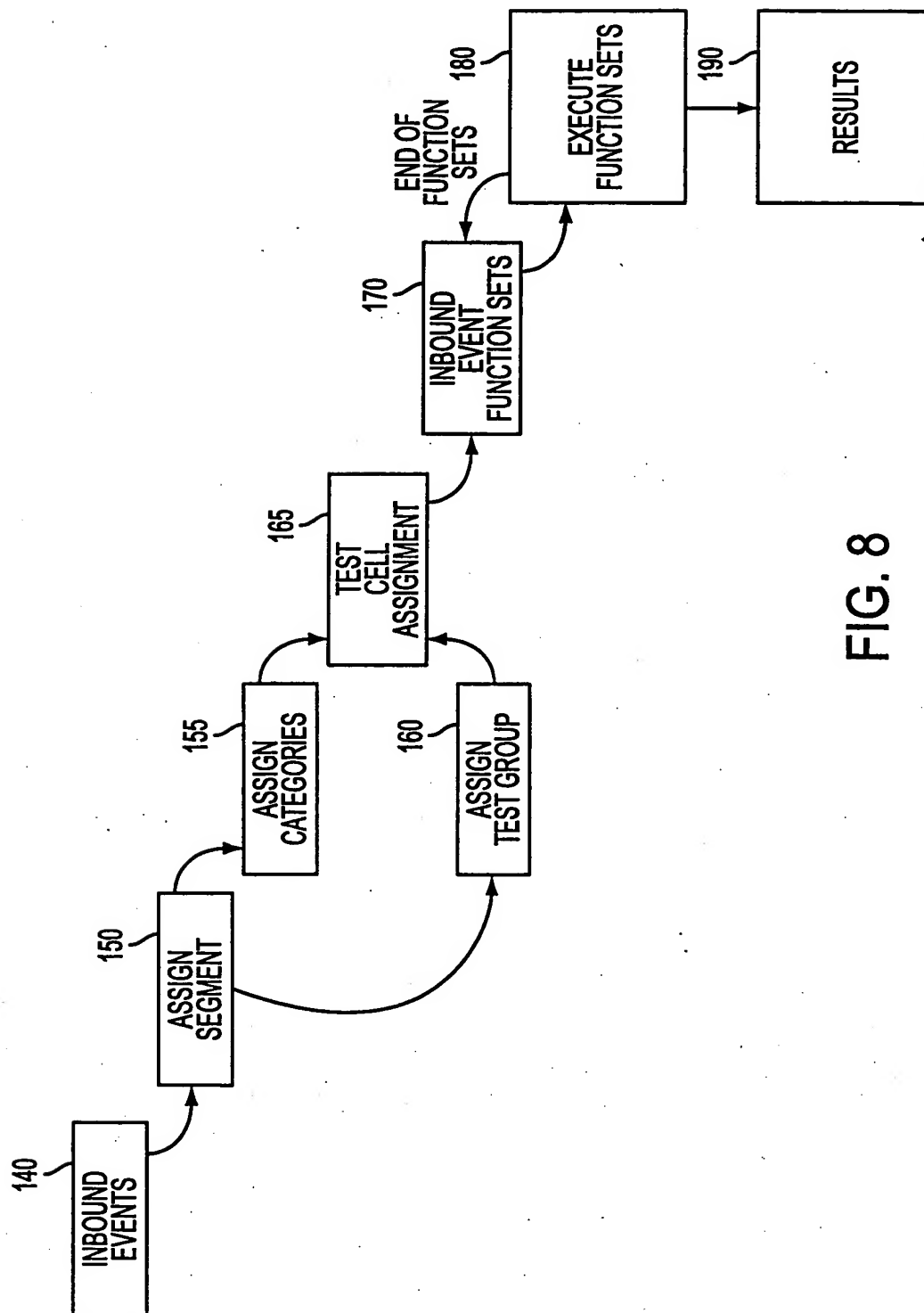


FIG. 8



	BRONZE	GOLD	PLATINUM
TEST GROUP 1	STRATEGY TEST CELL 1	STRATEGY TEST CELL 2	STRATEGY TEST CELL 3
TEST GROUP 2	STRATEGY TEST CELL 4	STRATEGY TEST CELL 5	STRATEGY TEST CELL 6
TEST GROUP 3	STRATEGY TEST CELL 7	STRATEGY TEST CELL 8	STRATEGY TEST CELL 9

FIG. 9

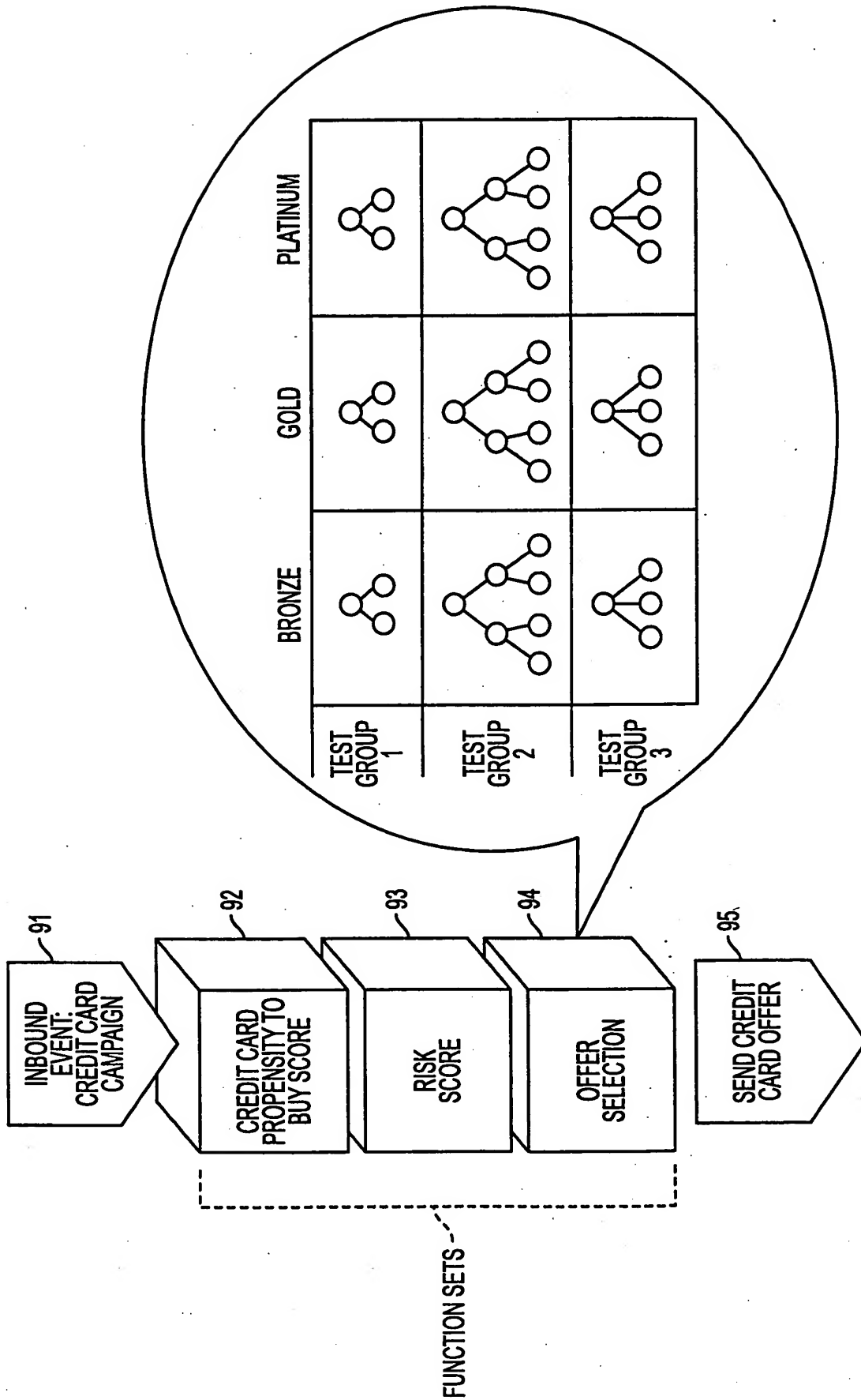


FIG. 10

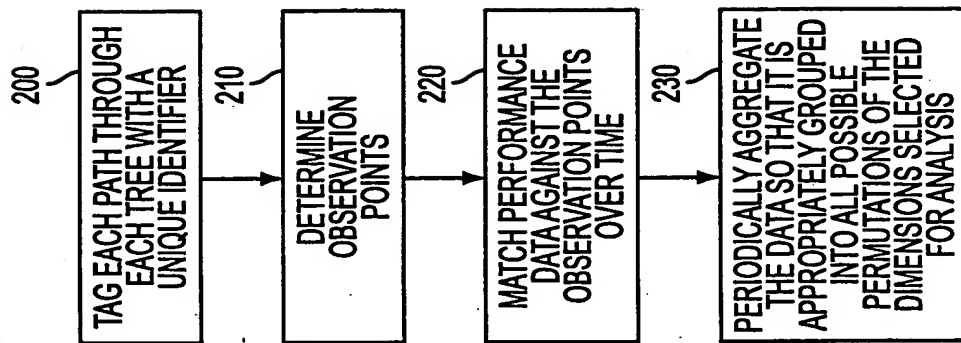


FIG. 11

DIMENSIONS					METRICS				
OBSERVATION TIME	PERFORMANCE TIME	SEGMENT	TEST GROUP	CATEGORY	REPORT GROUP	DELQ	% CREDIT LINE USED	VALUE	PROFIT
1/98	1/98 - 6/98	1	1	BRONZE	A	#	#	#	#
1/98	1/98 - 6/98	1	1	BRONZE	B	#	#	#	#
1/98	1/98 - 6/98	1	1	BRONZE	C	#	#	#	#
1/98	1/98 - 6/98	4	2	GOLD	F	#	#	#	#
ACCUMULATED PERFORMANCE DATA									

ACCUMULATED  
PERFORMANCE DATA

FIG. 12

DATE	TEST	DESCRIPTION
1/98 ... 6/98	T1	TEST 1
1/98 ... 6/98	T2	TEST 2
2/98 ... 3/98	T3	TEST 3
3/98 ... 9/98	T4	TEST 4
4/98 ... 10/98	T5	TEST 5

FIG. 13

HIGH RISK  
TRADITIONAL  
70%

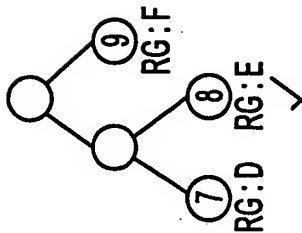


FIG. 14A

HIGH RISK  
AGGRESSIVE  
30%

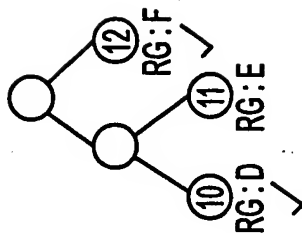


FIG. 14B

	HIGH RISK	MED RISK	LOW RISK
TRADITIONAL (70%)	16	38	16
AGGRESSIVE (30%)	5	20	5

FIG. 14C

	HIGH RISK	MED RISK	LOW RISK
TRADITIONAL (70%)	8	38	24
AGGRESSIVE (30%)	2	22	6

FIG. 14D

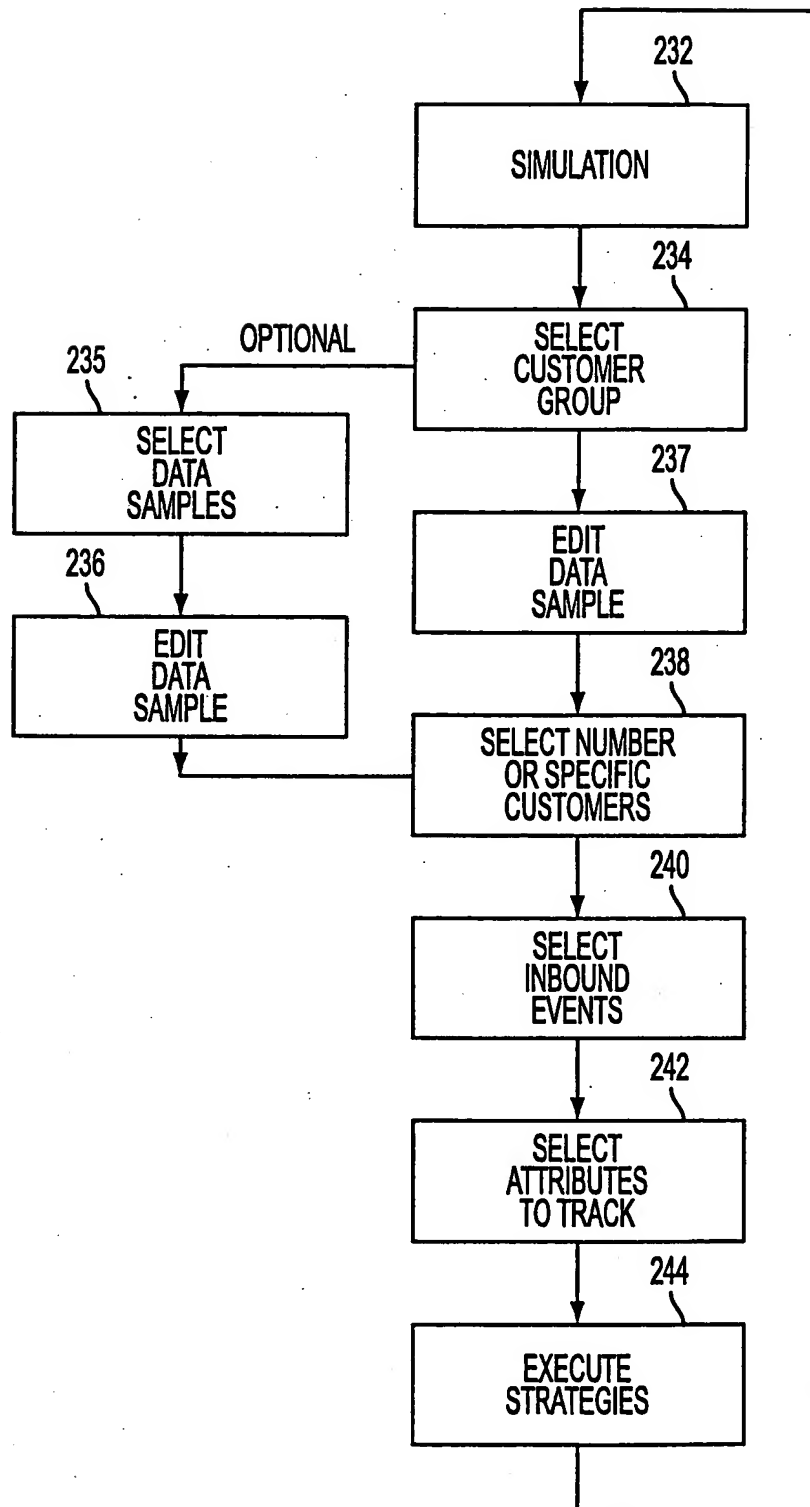


FIG. 15

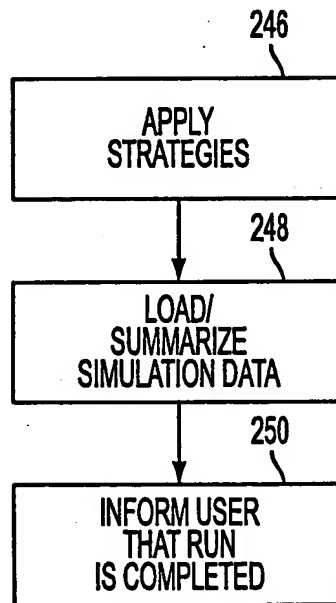


FIG. 16



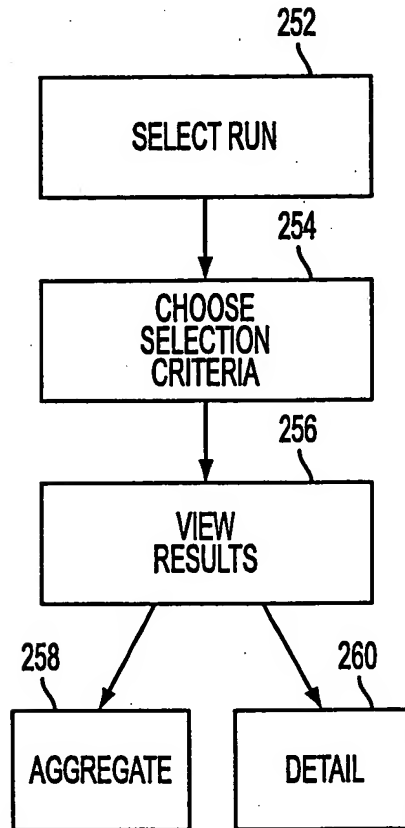


FIG. 17

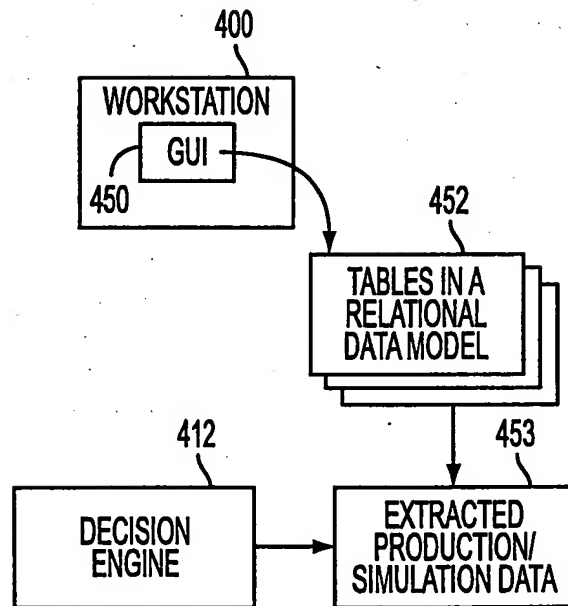


FIG. 18

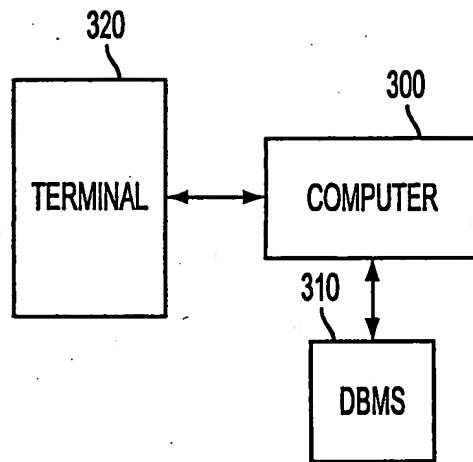


FIG. 19



FIG. 20